### Case 07-11968 Doc 1-1 Filed 07/05/07 Entered 07/05/07 14:22:27 Desc Petition ... Page 1 of 35

AT T Broadband 13355 Noel Rd #21, PO Box 802068 Dallas, TX 75380

Credit Systems Intl In 1277 Country Club Ln Ft. Worth, TX 76112

Equity One 121 Woodcrest Road Cherry Hill, NJ 08003

Harvard Collection 4839 N Elton Chicago, IL 60630

Peoples Engy 130 E Randolph Drive Chicago, IL 60601

Trust Rec SV 541 Otis Bowen Dri Munster, IN 46321 Case 07-11968 Doc 1-1 Filed 07/05/07 Entered 07/05/07 14:22:27 Desc Petition Page 2 of 35

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In Re:		Bankruptcy Case Number:
Roberto	o Martinez	
	VERIFICATIO	ON OF CREDITOR MATRIX
		Number of Creditors:
The abo knowled		ne list of creditors is true and correct to the best of my (our)
Dated:	7/10/2007	s/ Roberto Martinez Roberto Martinez
		Debtor

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Northern Dis	Sankruptcy Court strict of Illinois n Division			Voluntary Petition			
Name of Debtor (if individual, enter Last, First, Middle):  Martinez, Roberto	N	Name of Joint Do	ebtor (Spouse) (Las	st, First, Middle):			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four digits of Soc. Sec./Complete EIN or other Tax I.D. state all): 7125		Last four digits on the case of the case o	of Soc. Sec./Compl	ete EIN or other Ta	ax I.D. No. (if more than one,		
Street Address of Debtor (No. & Street, City, and State):  3051 N. Gresham Chicago H.	S	Street Address o	f Joint Debtor (No.	& Street, City, an	d State):		
Chicago, IL	CODE <b>60618</b>				ZIP CODE		
County of Residence or of the Principal Place of Business:	C	County of Reside	ence or of the Princ	cipal Place of Busin	ness:		
Cook  Mailing Address of Debtor (if different from street address):	: N	Mailing Address	of Joint Debtor (if	different from stre	eet address):		
ZIP C	CODE				ZIP CODE		
Location of Principal Assets of Business Debtor (if different f	from street address above):						
T 60.14	Nature of Busine	200	CI.	( CD 1	ZIP CODE		
<b>Type of Debtor</b> (Form of Organization)	(Check <b>one</b> box)	ess			tcy Code Under Which led (Check one box)		
(Check <b>one</b> box.)  ✓ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.	Health Care Business Single Asset Real Estate as U.S.C. § 101(51B)	as defined in 11	Chapter 7 Chapter 9	_	Chapter 15 Petition for Recognition of a Foreign Main Proceeding		
Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities,	Railroad Stockbroker Commodity Broker		☐ Chapter 11☐ Chapter 12☐ Chapter 13☐ Cha		Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding		
check this box and state type of entity below.)	☐ Clearing Bank ☐ Other				of Debts one box)		
	Tax-Exempt Enti (Check box, if application of the content of the c	able)	debts, defin § 101(8) as	orimarily consumer ned in 11 U.S.C. "incurred by an	*		
	under Title 26 of the Unite Code (the Internal Revenu	United States personal, family, or house- hold purpose."					
Filing Fee (Check one box)		Chapter 11 Debtors Check one box:					
✓ Full Filing Fee attached		Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).					
☐ Filing Fee to be paid in installments (applicable to indiv		Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).					
signed application for the court's consideration certifying unable to pay fee except in installments. Rule 1006(b) S			s aggregate noncon s or affiliates) are le		debts (excluding debts owed to		
Filing Fee waiver requested (applicable to chapter 7 ind attach signed application for the court's consideration. S		Check all a	pplicable boxes				
5 11		A plan	is being filed with	ere solicited prepe	etition from one or more classes		
Statistical/Administrative Information		or creur	itors, in accordance	1	SPACE IS FOR COURT USE ONLY		
☐ Debtor estimates that funds will be available for distribited Debtor estimates that, after any exempt property is exclude expenses paid, there will be no funds available for distribution.							
Estimated Number of Creditors							
1- 50- 100- 200- 1,000- 49 99 199 999 5,000	5,001- 10,001- 25,001 10,000 25,000 50,000	100,000	Over 100,000				
Estimated Assets							
\$0 to \$10,000 to \$100,000 \$1 m	,000 to \$1 million \$100 million		More than \$100	million			
Estimated Liabilities  \$0 to \$50,000 \$100,000 \$1 mm \$1	0,000 to \$1 million sloo million		More than \$100 i	million			

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Voluntary Peti (This page must	<b>tion</b> be completed and filed in every case)	Name of Debtor(s):  Roberto Martinez						
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)								
Location Where Filed:	NONE	Case Number:	Date Filed:					
Location Where Filed:		Case Number:	Date Filed:					
Where I fied.	Pending Bankruptcy Case Filed by any Spouse, Partner of	or Affiliate of this Debtor (If more than one, attach ad	ditional sheet)					
Name of Debtor: NONE		Case Number:	Date Filed:					
District:		Relationship:	Judge:					
10Q) with the Secur of the Securities Exc	Exhibit A  debtor is required to file periodic reports (e.g., forms 10K and rities and Exchange Commission pursuant to Section 13 or 15(d) change Act of 1934 and is requesting relief under chapter 11.)  ttached and made a part of this petition.	Exhibit B  (To be completed if debtor is an individual whose debts are primarily consumer debts)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).  X  7/10/2007  Signature of Attorney for Debtor(s)  Date						
	Ex	Jonathan G. Anderson	03128613					
	n or have possession of any property that poses or is alleged to pose a bit C is attached and made a part of this petition.	a threat of imminent and identifiable harm to public heal	th or safety?					
	Ex	hibit D						
(To be completed by	y every individual debtor. If a joint petition is filed, each spouse mus	st complete and attach a separate Exhibit D.)						
Exhibit D	completed and signed by the debtor is attached and made a part of	this petition.						
If this is a joint petit	tion:							
Exhibit D	also completed and signed by the joint debtor is attached and made	a part of this petition.						
		rding the Debtor - Venue						
Ø	Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180	y applicable box) e of business, or principal assets in this District for 180 days than in any other District.	ays immediately					
	There is a bankruptcy case concerning debtor's affiliate, general p	partner, or partnership pending in this District.						
	Debtor is a debtor in a foreign proceeding and has its principal place has no principal place of business or assets in the United States buthis District, or the interests of the parties will be served in regard	at is a defendant in an action or proceeding [in a federal						
	·	des as a Tenant of Residential Property applicable boxes.)						
	Landlord has a judgment against the debtor for possession of debt	or's residence. (If box checked, complete the following).						
	(Name of landlord that obtained judgment)							
		(Address of landlord)						
	Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possessi		ed to cure the					
	Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.							

	e 5 of 35 FORM B1, F
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s):  Roberto Martinez
Sign	atures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct.  If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).  It request relief in accordance with the chapter of title 11, United States Code, specified	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only <b>one</b> box.)  I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached.  Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the
in this petition.	order granting recognition of the foreign main proceeding is attached.
X s/ Roberto Martinez	X Not Applicable
Signature of Debtor Roberto Martinez	(Signature of Foreign Representative)
X Not Applicable Signature of Joint Debtor	(Printed Name of Foreign Representative)
Telephone Number (If not represented by attorney)	
7/10/2007	Date
Date	
Signature of Attorney	Signature of Non-Attorney Petition Preparer
Signature of Attorney for Debtor(s)  Jonathan G. Anderson, 03128613  Printed Name of Attorney for Debtor(s) / Bar No.  Anderson & Associates, P.C.  Firm Name  1701 E. Woodfield Road, Suite 1050 Schaumburg, IL 60173  Address	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) 1 prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition prepares, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.  Not Applicable  Printed Name and title, if any, of Bankruptcy Petition Preparer
(847) 995-9999 Telephone Number 7/10/2007 Date	Social Security number(If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. 110.)
Signature of Debtor (Corporation/Partnership)	Address
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	X Not Applicable
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date
X Not Applicable	Signature of Bankruptcy Petition Preparer or officer, principal, responsible person,
Y - 100 Philomore	partner whose social security number is provided above.
Signature of Authorized Individual	parties whose social security number is provided above.

# Not Applicable Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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FORM B6A (10/05)

n re:	Roberto Martinez	Case No.	
	Debtor		(If known)

### **SCHEDULE A - REAL PROPERTY**

	Total	>	\$ 480,000.00	
3051 N. Gresham Chicago, IL 60618			\$ 480,000.00	\$ 439,111.00
DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM

(Report also on Summary of Schedules.)

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FormB6B (10/05)

In re	Roberto Martinez	Case No.	
	Debtor		(If known)

### **SCHEDULE B - PERSONAL PROPERTY**

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		cash		200.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		LaSalle		1,000.00
Security deposits with public utilities, telephone companies, landlords, and others.	X			
Household goods and furnishings, including audio, video, and computer equipment.		miscellaneous		1,000.00
<ol> <li>Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.</li> </ol>	x			
6. Wearing apparel.				500.00
7. Furs and jewelry.	Х			
Firearms and sports, photographic, and other hobby equipment.	Х			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	х			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give Particulars.	х			

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Form B6B-Cont. (10/05)

In re	Roberto Martinez		Case No.	
		Debtor		(If known)

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	Х			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	x			
16. Accounts receivable.	X			
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
Other liquidated debts owed to debtor including tax refunds. Give particulars.	Х			
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	х			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	Х			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			

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Form B6B-Cont. (10/05)

In re	Roberto Martinez	Roberto Martinez		
		Debtor		(If known)

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
25. Automobiles, trucks, trailers, and other vehicles and accessories.	Х			
26. Boats, motors, and accessories.	x			
27. Aircraft and accessories.	х			
28. Office equipment, furnishings, and supplies.	х			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	х			
31. Animals.	х			
32. Crops - growing or harvested. Give particulars.	х			
33. Farming equipment and implements.	х			
34. Farm supplies, chemicals, and feed.	Х			
35. Other personal property of any kind not already listed. Itemize.	Х			
		2 continuation sheets attached Total	al >	\$ 2,700.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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Form B6C (10/05)

(10/00			
n re	Roberto Martinez	Case No.	
	Debtor		(If known)

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

SCILDO	LL C - PROPERTI	SLAIIVILD AS	LALIVIFI	
Debtor claims the exemptions to which debt (Check one box) ☐11 U.S.C. § 522(b)(2) ☐11 U.S.C. § 522(b)(3)		eck if debtor claims a homestead exemption that exceeds 5,000.		
DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION	
NONE				

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Official Form 6D (10/06)

In re Roberto Martinez		,	Case No.	
'	Debtor			(If known)

### **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.							44,697.72	0.00
121 Woodcrest Road Cherry Hill, NJ 08003		arrearage 3051 N Gresham Chicago, IL 60618 VALUE \$0.00						
ACCOUNT NO.							439,110.68	0.00
Equity One 121 Woodcrest Road Cherry Hill, NJ 08003			3051 N. Gresham Chicago, IL 60618					
			VALUE \$480,000.00					

continuation sheets attached

0

Subtotal > (Total of this page)

Total > (Use only on last page)

\$ 483,808.40	\$ 0.00
\$ 483,808.40	\$ 0.00

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Official Form 6E (10/06)

In re	Roberto Martinez	Case No.	
	Debtor	1	(If known)

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
☑ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
□ Domestic Support Obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

In re	re Roberto Martinez	Case No.
	Debtor	(If known)
	Certain farmers and fishermen	
	Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against t	he debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals	
hou	Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rousehold use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).	ental of property or services for personal, family, or
	Taxes and Certain Other Debts Owed to Governmental Units	
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units	as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institut	ion
	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervisovernors of the Federal Reserve System, or their predecessors or successors, to maintain the 507 (a)(9).	
	Claims for Death or Personal Injury While Debtor Was Intoxicated	
anot	Claims for death or personal injury resulting from the operation of a motor vehicle or vesse other substance. 11 U.S.C. § 507(a)(10).	I while the debtor was intoxicated from using alcohol, a drug, or

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Official Form 6E (10/06) - Cont.

\* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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Official Form 6E (10/06) - Cont.

In re	Roberto Martinez		Case No.	
	TODE TO MAILINEZ	Debtor	,	(If known)

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.									

Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals⊁ (Totals of this page)

(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

Total > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

\$ 0.00	\$ 0.00	\$ 0.00
\$ 0.00		
	\$ 0.00	\$ 0.00

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In re	Roberto Martinez	Case No.
	Dobton	(If known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

Officer this box it debtor has no ci			notating unsecured nonpriority claims to report				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 671979014			06/01/2002				218.00
AT T Broadband 13355 Noel Rd #21, PO Box 802068 Dallas, TX 75380							
ACCOUNT NO. 51547518			08/01/2006				180.00
Credit Systems Intl In 1277 Country Club Ln Ft. Worth, TX 76112							
ACCOUNT NO. 3689970			04/01/2001				100.00
Harvard Collection 4839 N Elton Chicago, IL 60630							
ACCOUNT NO. 5000042289520			08/01/2006				2,365.00
Peoples Engy 130 E Randolph Drive Chicago, IL 60601							
ACCOUNT NO. 1021384992			05/01/2002				348.00
Trust Rec SV 541 Otis Bowen Dri Munster, IN 46321							

0 Continuation sheets attached

 Subtotal >
 \$ 3,211.00

 Total >
 \$ 3,211.00

Jonathan G. Anderson 03128613 Anderson & Associates, P.C. 1701 E. Woodfield Road, Suite 1050 Schaumburg, IL 60173

(847) 995-9999 Attorney for the Petitioner(s)

### UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

Eastern Division

In Re:

Debtor: Roberto Martinez
Social Security Number: 7125

Case No:

Chapter 13

**Numbered Listing of Creditors** 

	Creditor name and mailing address	Category of Claim	Amount of Claim
1.	AT T Broadband 13355 Noel Rd #21, PO Box 802068 Dallas, TX 75380	Unsecured Claims	\$ 218.00
2.	Credit Systems Intl In 1277 Country Club Ln Ft. Worth, TX 76112	Unsecured Claims	\$ 180.00
3.	Equity One 121 Woodcrest Road Cherry Hill, NJ 08003	Secured Claims	\$ 44,697.72
4.	Equity One 121 Woodcrest Road Cherry Hill, NJ 08003	Secured Claims	\$ 439,110.68
5.	Harvard Collection 4839 N Elton Chicago, IL 60630	Unsecured Claims	\$ 100.00

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In re:	Roberto Martinez	Case No			
6.	Peoples Engy 130 E Randolph Drive Chicago, IL 60601	Unsecured Claims	\$ 2,365.00		
7.	Trust Rec SV 541 Otis Bowen Dri Munster, IN 46321	Unsecured Claims	\$ 348.00		

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In re:	Roberto M	artinez	Case No
	•	aking a false statement or concealing property in p to 5 years or both. 18 U.S.C. secs. 152 and 3	•
		DECLARA	ATION
have r	ead the foreg	<b>z</b> , named as debtor in this case, declare under peoing Numbered Listing of Creditors, consisting of mation and belief.	enalty of perjury that I have  2 sheets (not including this declaration), and that it is true to
	Signature:	s/ Roberto Martinez	
		Roberto Martinez	
	Dated:	7/10/2007	

In re:

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(10/05)
In re: Roberto Martinez Case No.

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

 $\ensuremath{\underline{\square}}$  Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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Form B6H
(10/05)
In re: Roberto Martinez

Debtor

Rose No. (If known)

### **SCHEDULE H - CODEBTORS**

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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Official Form 6I (10/06) Page 21 of 35

In re	Roberto Martinez	Case No.		
	Debtor		(If known)	

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 7, 11, 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status: <b>single</b>	DEPENDEN	DEPENDENTS OF DEBTOR AND SPOUSE					
	RELATIONSHIP(S):			AGE(S):			
Employment:	DEBTOR		SPOUSE				
Occupation	Machine Operator						
Name of Employer	Illinois Tool Works Inc						
How long employed	3.5 years						
Address of Employer 3600 W. Lake Avenue Glenview, IL 60025							
Income: (Estimate of av case file	rerage or projected monthly income at time d)		DEBTOR	S	POUSE		
Monthly gross wages,     (Prorate if not paid)	salary, and commissions monthly.)	\$	2,203.44	\$			
2. Estimate monthly over	time	\$	0.00	\$			
3. SUBTOTAL 4. LESS PAYROLL DEI	DUCTIONS	\$	2,203.44	\$			
a. Payroll taxes and	d social security	\$	399.92	\$			
b. Insurance	•	\$	70.00	\$			
c. Union dues		\$	0.00	\$			
d. Other (Specify)		\$	0.00	\$			
5. SUBTOTAL OF PAY	ROLL DEDUCTIONS	\$	469.92	\$			
6. TOTAL NET MONTH	LY TAKE HOME PAY	\$	1,733.52	\$			
7. Regular income from o	operation of business or profession or farm						
(Attach detailed sta	tement)	\$	0.00	\$			
3. Income from real prop	erty	\$	3,600.00	\$			
9. Interest and dividends		\$	0.00	\$			
	e or support payments payable to the debtor for the of dependents listed above.	\$	0.00	\$			
<ol> <li>Social security or oth (Specify)</li> </ol>	ner government assistance	\$ <u></u>	0.00	\$			
12. Pension or retiremen	it income		0.00	\$ <u></u>			
13. Other monthly incom		·	0.00				
(Specify)		\$ <u></u>	0.00	\$			
14. SUBTOTAL OF LIN		\$	3,600.00				
15. AVERAGE MONTH	LY INCOME (add amounts shown on lines 6 and 14)	\$	5,333.52				
15. AVERAGE MONTHLY INCOME (add amounts shown on lines 6 and 14)  16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)			\$ 5,33				

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.

NONE			

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Official Form 6J (10/06)

<sup>In re</sup> Roberto Martinez		Case No.	
	Debtor	(If known)	

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse." 1. Rent or home mortgage payment (include lot rented for mobile home) \$ 2,700.00 a. Are real estate taxes included? Yes No Yes Nο b. Is property insurance included? 2. Utilities: a. Electricity and heating fuel \$ 250.00 \$ b. Water and sewer 100.00 c. Telephone \$ 90.00 d. Other Cable \$ 75.00 3. Home maintenance (repairs and upkeep) \$ 100.00 4. Food \$ 250.00 5. Clothing \$ 50.00 6. Laundry and dry cleaning \$ 0.00 25.00 Medical and dental expenses 8. Transportation (not including car payments) \$ 450.00 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 0.00 10. Charitable contributions \$ 20.00 11. Insurance (not deducted from wages or included in home mortgage payments) \$ a. Homeowner's or renter's 60.00 b. Life \$ 0.00 c. Health \$ 0.00 d. Auto 70.00 \$ 0.00 e. Other \$ 12. Taxes (not deducted from wages or included in home mortgage payments) \$ 0.00 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) \$ 0.00 a. Auto 0.00 b. Other \$ 14. Alimony, maintenance, and support paid to others \$ 200.00 15. Payments for support of additional dependents not living at your home \$ 0.00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 0.00 \$ 0.00 17. Other 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, \$ 4,440.00 if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME \$ a. Average monthly income from Line 15 of Schedule I 5.333.52 b. Average monthly expenses from Line 18 above \$ 4,440.00 c. Monthly net income (a. minus b.) 893.52 Case 07-11968 Doc 1-1 Filed 07/05/07 Entered 07/05/07 14:22:27 Desc Petition Page 23 of 35

Official Form 6 - Statistical Summary (10/06)

### United States Bankruptcy Court Northern District of Illinois Eastern Division

n re	Roberto Martinez	Case No.		
	Debtor	Chapter 13		

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$ 0.00

### State the following:

Average Income (from Schedule I, Line 16)	\$0.00
Average Expenses (from Schedule J, Line 18)	\$0.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$0.00

### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$0.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$0.00

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# UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

In re:	Roberto Martinez	Case No.

Chapter 13

	BUSINESS INCOME AN	D EXPENSES			
	FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOTE: ONLY	INCLUDE information dire	ectly related to	the business	
operation	n.)				
PART A	- GROSS BUSINESS INCOME FOR PREVIOUS 12 MONTHS:				
1.	Gross Income For 12 Months Prior to Filing:	\$	0.00		
PART B	- ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:				
2.	Gross Monthly Income:			\$	0.00
PART C	- ESTIMATED FUTURE MONTHLY EXPENSES:				
3.	Net Employee Payroll (Other Than Debtor)	\$	0.00		
	Payroll Taxes	<u></u>	0.00		
	Unemployment Taxes	<u></u>	0.00		
6.	Worker's Compensation	<u></u>	0.00		
	Other Taxes		0.00		
8.	Inventory Purchases (Including raw materials)		0.00		
	Purchase of Feed/Fertilizer/Seed/Spray		0.00		
	Rent (Other than debtor's principal residence)		0.00		
	Utilities		0.00		
12	Office Expenses and Supplies		0.00		
	Repairs and Maintenance		0.00		
	Vehicle Expenses		0.00		
	Travel and Entertainment		0.00		
	Equipment Rental and Leases		0.00		
	Legal/Accounting/Other Professional Fees	-	0.00		
	Insurance		0.00		
	Employee Benefits (e.g., pension, medical, etc.)		0.00		
	Payments to Be Made Directly By Debtor to Secured Creditors For		0.00		
	Pre-Petition Business Debts (Specify):				
	None				
21.	Other (Specify):				
	None				
22.	Total Monthly Expenses (Add items 3 - 21)			\$	0.00
PART D	- ESTIMATED AVERAGE <u>NET</u> MONTHLY INCOME:				
23.	AVERAGE NET MONTHLY INCOME (Subtract Item 22 from Item 2)			\$	0.00

Official Form 6 - Summary (10/06)

# United States Bankruptcy Court Northern District of Illinois Eastern Division

In re	Roberto Martinez	Case No.
	Debtor	Chapter 13

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS		ASSETS		ASSETS		ASSETS		ASSETS		ASSETS		LIABILITIES	OTHER
A - Real Property	YES	1	\$	480.000.00											
B - Personal Property	YES	3	\$	2.700.00											
C - Property Claimed as Exempt	YES	1													
D - Creditors Holding Secured Claims	YES	1			\$	483.808.40									
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	3			\$	0.00									
F - Creditors Holding Unsecured Nonpriority Claims	YES	1			\$	3.211.00									
G - Executory Contracts and Unexpired Leases	YES	1													
H - Codebtors	YES	1													
I - Current Income of Individual Debtor(s)	YES	1					\$ 5.333.52								
J - Current Expenditures of Individual Debtor(s)	YES	2					\$ 4.440.00								
тот	AL	15	\$	482,700.00	\$	487,019.40									

B 203 (12/94)

### UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

				Eastern Division			
In re:		Roberto Martinez			Case No.		
		Debtor			Chapter	<u>13</u>	
		DISCLOSURE	ΞC	FOR DEBTOR	ORNE	Y	
an pa	id th	at compensation paid to me within one year	befor	2016(b), I certify that I am the attorney for the above re the filing of the petition in bankruptcy, or agreed to behalf of the debtor(s) in contemplation of or in		tor(s)	
	Fo	or legal services, I have agreed to accept				\$	3,400.00
	Pı	ior to the filing of this statement I have recei	ved			\$	3,400.00
	Ва	alance Due				\$	0.00
2. Th	ne so	ource of compensation paid to me was:					
		☑ Debtor		Other (specify)			
3. Th	ne so	ource of compensation to be paid to me is:					
		☐ Debtor		Other (specify)			
4.	Ø	I have not agreed to share the above-disclor of my law firm.	sed (	compensation with any other person unless they are	e members a	and associates	
		_		pensation with a person or persons who are not men with a list of the names of the people sharing in the			
		rn for the above-disclosed fee, I have agreeding:	d to r	ender legal service for all aspects of the bankruptcy	case,		
a)	)	Analysis of the debtor's financial situation, a a petition in bankruptcy;	and re	endering advice to the debtor in determining whethe	r to file		
b)	)	Preparation and filing of any petition, sched	ules,	statement of affairs, and plan which may be require	ed;		
c)		Representation of the debtor at the meeting	of c	reditors and confirmation hearing, and any adjourne	d hearings th	hereof;	
d)	)	[Other provisions as needed] None					
6. B	y ag	reement with the debtor(s) the above disclos	ed fe	ee does not include the following services:			
		None					
				CERTIFICATION			
		ify that the foregoing is a complete statement ntation of the debtor(s) in this bankruptcy pro		any agreement or arrangement for payment to me fo ding.	r		
Dat	ed:	7/10/2007					
				Jonathan G. Anderson, Bar No. 03	128613		
				Anderson & Associates, P.C.			

Attorney for Debtor(s)

### **UNITED STATES BANKRUPTCY COURT**

Case No.

### Northern District of Illinois Eastern Division

7125	Chapter 13						
APPLICATION/ORDER FOR FEES							
Memorandum of Receipts and Disbursements; Statement of Attorney Pursuant to Bankruptcy Rule 2016(b); and Order Thereon							
TO THE HONORABLE BANKRUPTCY JUDGE:							
Applicant hereby makes application for fees and represents that the f	ee arrangement in this proceeding is as follows:						
1. That Applicant, as attorney for the debtor, has performed all service services include interviews with debtor; the preparation and filing of the Plan Analysis; and appearance at the § 341 meeting and confirmation	Debtor's Petition, Chapter 13 Statement, Plan and						
2. That Applicant believes a reasonable fee for said services to be	\$3,400.00 and prays that said fee be approved and allowed.						
3. That Applicant has received payments from the debtor and made	disbursements on behalf of the debtor, as follows:						
Total Received	\$0.00						
Disbursements:							
Filing fee	\$0.00						
Trustee	\$0.00						
Other	\$0.00						
Total Disbursements: \$0.00							
Amount applied to attorneys' fees \$3,400.00							
Balance of attorneys' fees	\$0.00						
The total amount of money paid to attorney on behalf of debtor within including fees reserved for Chapter 13.	one (1) year of the date of filing is the sum of \$0.00						

4. That in addition to the foregoing statements, Applicant makes the following statements pursuant to Bankruptcy Rule 2016(b):

(a) The details set forth by the debtor herein in the Chapter 13 Statement concerning compensation paid and compensation promised to be paid to his attorney of record is a true, complete and accurate statement of the agreement between the debtor and the attorney of record for legal services rendered and to be rendered herein.

(b) The source of the monies paid by the debtor to the attorney of record to the best of the knowledge and belief of said attorney was:

#### None

In re:

**Roberto Martinez** 

(c) The attorney of record has not shared or agreed to share, other than with members of the law firm or corporation, any of said compensation with any other person except:

None

Dated: 7/10/2007		
Dated.	Jonathan G. Anderson, Bar No. 03128613	
	Attorney for Debtor	

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### **ORDER**

The sum of \$	is hereby allowed Applicant as compensa	• • • • • • • • • • • • • • • • • • • •	
and the Trustee is directed to pay the unpaid balance thereof, the sum of with the Plan.			from the estate in accordance
Dated:	<u> </u>		
		United States Bank	ruptcy Judge

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	Model Plan			Trustee:	Marshall	☐ Meyer			
	Rev7/1/2006				Stearns	☐ Vaughn			
	UNITED STATES E	BANKRUF	PTCY	COURT					
	NORTHERN DIS			INOIS					
	EASTER	N DIVISIO	N						
	In re:	)	Cas	e No		_			
	Roberto Martinez	)							
		)		Original C	hapter Plar	]			
-		,)		Modified (	Chapter Pla	n, date			
_	Debtor.								
	check in this box indicates that the plan contains sp no provisions deviating from the model plan adopt								
_		-							
A. Budget	1. As stated in the debtor's Schedule I and J, (a) the num (b) their ages are ; (c) total	household m	onthly i	ncome is \$ <u>5,</u> 3	333.52 : and	(d) total			
tems	monthly household expenses are $\$\underline{4,440.00}$ , leaving $\$\underline{8}$	<b>393.52</b> availa	able mo	nthly for plan	payments.				
	2. The debtor's Schedule J includes\$20.00 for charitable	e contribution	s: the d	ehtor renrese	nts that the				
	debtor made substantially similar contributions for		-	•					
В.	1. The debtor assumes all unexpired leases and executor	ry contracts id	dentified	in the debtor	's Schedule G				
General provi- sions	2. Claims secured by a mortgage on real property of the debtor, set out in Paragraph 5 of Section E of this plan, shall be treated as follows:								
	(a) Prepetition defaults. If the debtor pays the cure amount specified in Paragraph 5 of Section E, while timely making all required postpetition payments, the mortgage will be reinstated according to its original terms, extinguishing any right of the mortgagee to recover any amount alleged to have arisen prior to the filing of the petition.								
	(b) Postpetition defaults. Within 30 days of issuing the fin standing trustee shall serve upon the mortgagee, the debt has been paid, satisfying all prepetition mortgage obligatic reinstated and fully current unless the debtor has failed to failed to make timely payments of any postpetition obligation obligations as of the date of the notice, and file a statement the debtor, and any attorney for the debtor, within 60 days may order), (4) that if the mortgagee fails to file and serve mortgagee is required to treat the mortgage as reinstated notice, and (5) that if the mortgagee does serve a statemed within 30 days of service of the statement, challenge the amortgagee and the standing trustee, with the court resolving provide for payment of additional amounts that the debtor amounts set forth on a timely filed statement of outstanding the debtor through a modified plan, the right of the mortgagen any non-willful failure of the trustee to serve the notice recommend.	tor, and any a cons of the debto make timely ions, the mortant of these observice of a astatement according to accuracy of thing the challer acknowledgeng obligations agee to collect	ttorney of tor, (2) paymer gagee is digations the not of outst its original ding oblate states or the are not these is	for the debtor that the morte that the morte that the morte to its of postpeti is required to its with the could be from the tranding obligations within the ment by motion a contested ment by motion that the court determined by mounts will be amounts will be a contested to the court determined by motions are court determined by mounts will be a contested to the court determined by mounts will be a contested to the court determined by mounts will be a contested to the court determined by the court determin	a notice stating agee is requirition obligations temize all outs rt, giving notice rustee (or such current as of an the required in filed with the latter, or (ii) provines to be due by the court to letter to the required of the required in the required of the required o	g (1) that the cure amount ed to treat the mortgage as s, (3) that if the debtor has tanding payment e to the standing trustee, a longer time as the court required time, the the date of the trustee's time, the debtor may (i) e court, on notice to the popose a modified plan to . To the extent that pe invalid or are not paid by			
	<ul> <li>(c) Costs of collection. Costs of collection, including attor before the final payment of the cure amount specified in Forder of the court on motion of the holder. Otherwise, any above.</li> <li>3. The holder of any claim secured by a lien on property of the creditor. Paragraph 2 of Section E, shall retain the lienterminate and</li> </ul>	Paragraph 5 or such costs of the estate, or	f Section of collected the collected of	n E may be a tion shall be c an a mortgage	dded to that culaimed pursual etreated in Sec	are amount pursuant to ant to subparagraph (b) ction C or in be released by			
	4. The debtor shall retain records, including all receipts, or	of all charitable	e donati	ons listed in S	Schedule J.				
C.	The debtor will make no direct payments to creditor	s holding prep	petition	claims. /or/					
Direct payment									
of claims by debto				•					

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	Creditor: n/a , monthly payment, \$
	If this box is checked, additional direct mortgage payments are listed on the <b>overflow page</b> .
D. Payments by debtor to the trustee	1. Initial plan term. The debtor will pay to the trustee \$893.52 Monthly for 36 months  [and \$ 1.093.52 monthly for an additional 24 months], for total payments, during the initial plan term, of \$ 58,411.20 . [Enter this amount on Line 1 of Section H.]
	2. Adjustments to initial term. If the amount paid by the debtor to the trustee during the initial plan term does not permit payment of general unsecured claims as specified in Paragraphs 8 and 9 of Section E, then the debtor shall make additional monthly payments, during the maximum plan term allowed by law, sufficient to permit the specified payments.
	3. Plan completion.  The plan will conclude before the end of the initial term, as adjusted by Paragraph 2, only at such time as all allowed claims are paid in full, with any interest required by the plan /or/ The plan will conclude before the end of the initial term at any time that the debtor pays to the trustee the full amounts specified in Paragraphs 1 and 2.
E.	The trustee shall disburse payments received from the debtor under this plan as follows:
Disburse- ments by the	1. <i>Trustee's fees</i> . Payable monthly, as authorized; estimated at during the initial plan term, totaling \$2,336.45. [Enter this amount on Line 2a of Section H.]
trustee	2. Current mortgage payments. Payable according to the terms of the mortgage, as set forth below, beginning with the first payment due after the filing of the case. Each of these payments shall be increased or decreased by the trustee as necessary to reflect changes in variable interest rates, escrow requirements, or similar matters; the trustee shall make the change in payments as soon as practicable after receipt of a notice of the change issued by the mortgage holder, but no later than 14 days after such receipt. The trustee shall notify the debtor of any such change at least 7 days before putting the change into effect. Any current mortgage payment made by the debtor directly to the mortgagee shall be deducted from the amounts due to be paid to the trustee under this plan.
	(a) To creditor n/a, monthly payments of \$  These payments, over the term of the plan, are estimated to total \$
	If this box is checked, additional current mortgage payments are listed on the overflow page.  The total of all current mortgage payments to be made by the trustee under the plan is estimated to be \$.  [Enter this amount on Line 2c of Section H.]
	3. Other secured claims. All secured claims, other than mortgage claims treated above, are to be paid in full during the plan term, with interest at an annual percentage rate specified below in the amounts stated (subject to reduction with the consent of the creditor, implemented as for reductions of mortgage arrears), regardless of contrary proofs of claim, in monthly installments, with fixed monthly payments as specified below:
	(a ) Creditor Equity One Collateral: 3051 N. Gresham
	Amount of secured claim: \$ 439,110.68 APR 12.00 bicago, #Lx6061& hly payment: \$
	Total estimated payments, including interest, on the claim: \$ argqagage644,
	(b ) Creditor Equity One Collateral: arrearage
	Amount of secured claim: \$ 44,697.72 APR 12.03051 NCG Feedulamonthly payment: \$ 2,700.00
	Total estimated payments, including interest, on the claim: \$ Chicago IL 60618
	If this box is checked, additional secured claims are listed on the overflow page. [All claims in the debtor's Schedule D, other than mortgages treated above, must be listed in this paragraph.]
	The total of all payments on these secured claims, including interest, is estimated to be $$37,852.62$ . [Enter this amount on Line 2e of Section H.]
	4. <i>Priority claims of debtor's attorney</i> . Payable in amounts allowed by court order. The total claim of debtor's attorney is estimated to be \$0.00 . [Enter this amount on Line 2b of Section H.]
	5. Mortgage arrears. Payable as set forth below, regardless of contrary proofs of claim, except that the arrears payable may be reduced either with the consent of the mortgagee or by court order, entered on motion of the debtor with notice to the trustee and the mortgagee. Any such reduction shall be effective 14 days after either the trustee's receipt of a notice of reduction consented to by the

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	(a) To creditor <b>n/a</b>			
	, arrears of \$, payable monthly from ava	ailable funds, pro rata with other mortgage arrears, with		
	initial payments estimated at \$;			
	☐ without interest /or/ ☐ with interest at an annual percenta	age rate of%.		
	These arrearage payments, over the term of the plan, are estim	ated to total \$ 0.00		
	If this box is checked, additional direct arrearage payment. The total of all mortgage arrearage payments to be made by the [Enter this amount on Line 2e of Section H.]	· ·		
	6. Allowed priority claims other than those of the debtor's attorn payments on non-attorney priority claims to be made by the trus to be $\$$ <b>0.00</b> . [Enter this amount on Line 2f of Section H.]	ney. Payable in full, without interest, on a pro rata basis. The total of all tee under the plan is estimated		
	7. Specially classified unsecured claim. A special class consisting of the following non-priority unsecured claim: shall be paid at% of the allowed amount. The total of all payments to this special class is estimated to be \$ .[Enter this amount on Line 2g of Section H.]			
	Reason for the special class:			
F.		aset out in Section D, but not less than sentage on Line 4b of Section H.]  ms /or / interest		
Priority		an payments: (1) trustee's authorized percentage fee; (2) current (2) priority claims of the debtor's attorney; (5) mortgage arrears; (6) cially classified non-priority unsecured claims; and (8) general		
G. Special terms	Notwithstanding anything to the contrary set forth above, this Plasignatures. The provisions will not be effective unless there is a			
H. Sum-	(1) Total payments from the debtor to the Chapter 13 trustee (subject to Paragraph 2 of Section D)	\$ <u>58,411.20</u>		
mary of payments to and	(2) Estimated disbursements by the trustee for non-GUCs (general unsecured claims):			
from the	(a) Trustee's fees	\$ <u>2,336.45</u>		
trustee	(b) Current mortgage payments	\$ <u>0.00</u>		
	(c) Payments of other allowed secured claims	\$ <u>37,852.62</u>		
	(d) Priority payments to debtor's attorney	\$ <u>0.00</u>		
	(e) Payments of mortgage arrears	\$_0.00		
	(f) Payments of non-attorney priority claims	\$ <u>0.00</u>		
	<ul><li>(g) Payments of specially classified unsecured claims</li><li>(h) Total [add Lines 2a through 2g]</li></ul>	\$ <u>0.00</u> \$ <u>40,189.07</u>		

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	(3) Estimated payments a during initial plan tern	n [subtract Line 2h from Line 1]				\$ <u>18,222.13</u>
		required after initial plan term: JCs, including unsecured er § 506(a)	\$	0.00	_	
	(b) Minimum GUC pa	yment percentage		0.00	%	
	(c) Estimated minimu by line 4b]	m GUC payment [multiply line 4a	<u> </u>	0.00	_	
	(d) Estimated interest	payments on unsecured claims	\$	0.00	_	
	(e) Total of GUC and and 4d]	interest payments [add Lines 4c	\$ <u></u>	0.00	<u> </u>	
	, , ,	e during initial term [enter Line 3] Its required [subtract Line 4f from	\$ <u>1</u>	8,222.13	=	
	Line 4e]					\$(18,222.13)
		nly payment less trustee's fees and	\$	0.00		
	current mortga	age payments made by the trustee		0.00		
	, ,	mum plan term after initial term able [multiply line 5a by line 5b]	_	0.00		\$
Payroll Control	wages are set out in					
-	wages are set out in  Debtor(s) [Sign only s/ Roberto Martinez Roberto Martinez		1		Date	7/10/2007
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Control Sig- natures:	wages are set out in  Debtor(s) [Sign only s/ Roberto Martinez Roberto Martinez Debtor  Debtor's Attorned Attorney information (name, address	Jonathan G. Anderson 1701 E. Woodfield Road, Suite 1 Schaumburg, IL 60173	050	graph G]		

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

### NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <a href="mailto:before">before</a> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Jonathan G. Anderson	<u></u>	7/10/2007
Printed Name of Attorney	Signature of Attorney	Date
Address:		
Anderson & Associates, P.C. 1701 E. Woodfield Road, Suite 1050		
Schaumburg, IL 60173		
(847) 995-9999		
Certific	cate of the Debtor	
I, the debtor, affirm that I have received and read this notice.		
Roberto Martinez	Xs/ Roberto Martinez	7/10/2007
Printed Name of Debtor	Roberto Martinez	
	Signature of Debtor	Date
Case No. (if known)		

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re	Roberto Martinez	Case No.	
	Debtor.	Chapter	13

### STATEMENT OF MONTHLY NET INCOME

The undersigned certifies the following is the debtor's monthly income .

Income:	Debtor
Six months ago	\$0.00
Five months ago	\$ <u>0.00</u>
Four months ago	\$ <u>0.00</u>
Three months ago	\$ <u>0.00</u>
Two months ago	\$ <u>0.00</u>
Last month	\$ <u>0.00</u>
Income from other sources	\$ <u>0.00</u>
Total net income for six months preceding filing	\$ <u>0.00</u>
Average Monthly Net Income	\$ <u>0.00</u>

Attached are all payment advances received by the undersigned debtor prior to the petition date, I declare under penalty of perjury that I have read the foregoing statement and that it is true and correct to the best of my knowledge, information, and belief.

Attached are all payment advances received by the undersigned debtor prior to the petition date, we declare under penalty of perjury that we have read the foregoing statement and that it is true and correct to the best of our knowledge, information, and belief.

Dated:	7/10/2007	
		s/ Roberto Martinez
		Roberto Martinez
		Debtor